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QUALIFIED WRITTEN REQUEST

COMPLAINT

DISPUTE OF DEBT/VALIDATION OF DEBT

TILA REQUEST

GUSTAVO E. ROMANELLO  
ACELA C. ROMANELLO  
5445 Thunderidge dr.  
Raleigh, NC 27610

BANKUNITED  
7815 NW 148 St.  
Miami Lakes, FL 33016

TRUSTEE SERVICES OF CAROLINA, LLC  
Substitute trustee  
Brock & Scott, PLLC  
5431 Oleander Dr., Ste. 200  
Wilmington, NC 28403

2/25/2011

RE:Account # 4594016

To whom it may concern:

I understand that under Section 6 of R.E.S.P.A. you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days. Please treat this letter as a "qualified written request" (QWR) under the Real Estate Settlement Procedures Act, (RESPA), 12 U.S.C. Section 2605(e).

I am writing to you to complain about the accounting and servicing of my mortgage and my need for understanding and clarification of various charges, credits, debits, transactions, reversals, actions, payments, analyses and records related to the servicing of my loan from its origination to the present date. To date, the documents and information I have, that you have sent me, and the conversations with your service representatives cannot answer my many questions.

Fearing lending and servicing schemes and abuses, as a citizen, I am extremely concerned about such practices by anyone, let alone my own mortgage company or anyone who has held a beneficial interest in my loan.

I am concerned that such abuses are targeting the uneducated and uninformed consumer and disadvantaged, poor, elderly and minorities.

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2. Increased the principal balance I owe
3. Increased my escrow payment
4. Increased the amounts applied and attributed toward interest on my account
5. Decreased the proper amounts applied and attributed toward principal on my account, and/or
6. Assessed, charged and/or collected fees, expenses and miscellaneous charges I am not legally obligated to pay under my mortgage, note and/or deed of trust.

I am about to contract an attorney to perform a forensic document review of your investigation and audit of my account. To help me decide if I am going to move forward with a third party auditing company,

I need:

1. Copies of all documents pertaining to the origination of the alleged mortgage and note, including my loan application(s), Right to cancel, Deed of Trust, Promissory Note, Adjustable Rate Note, Adjustable Rate Rider, addendum to the note for the interest only payment period, Truth in Lending statements (TILA), good faith estimate (GFE), HUD 1, appraisal, and all required disclosures and rate sheets associated with this transaction for the above referenced loan. The copies should be legible and all documents shall be copied in their entirety.
2. A copy of the loan history including all payments made, all fees incurred, what has been paid out of the escrow account, and how all payments were applied. This information should cover the ENTIRE life of the loan.
3. The origins of the monies that funded the mortgage loan/note.

I want to insure that I have not been the victim of predatory practices.

To insure this, I will be authorizing a thorough review, examination, accounting and audit of my mortgage loan # 4594016 by a team of mortgage auditors, predatory lending experts, consumer advocates, local non-profit agencies, compliance consultants and if necessary Legal Advocates. This exam and audit will review my mortgage loan file from the date of my initial contact, application and the origination of my loan to the present date written above.

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Needless to say, I am more concerned as an alleged borrower. I am worried about potential fraudulent and deceptive practices by unscrupulous mortgage brokers; sales and transfers of mortgage servicing rights; deceptive and fraudulent servicing practices to enhance balance sheets; and deceptive, abusive and fraudulent accounting tricks and practices.

Because of this and other reasons that leave me to believe that I may be a victim of predatory lending, I am disputing the validity of the current debt you claim I owe.

By debt I am referring to:

1. The principal balance claimed owed,
2. My calculated monthly payment,
3. Calculated escrow payment,
4. And any fees claimed to be owed by you or any trust or entity you may represent.

I have reason to believe that the loan terms were misrepresented to me at the time of application and further obscured and/or modified prior to signing. I believe that my income may have been inflated on the application. I also have reason to believe that certain statements were not provided for my approval prior to closing, and that signatures may have been forged on various documents. It is also my belief that certain documents may have not been presented at all. Additionally, I believe that a notary was not physically present to witness my signatures on several pertinent documents and that I was ill advised at the time of closing.

To independently validate my debt, I need to conduct a complete exam, audit, review and accounting of my mortgageloan from its inception through the present date.

Upon receipt of this letter, please refrain from reporting ANY negative credit information (if any) to any credit-reporting agency until you respond to each of my requests.

I also request that you kindly conduct your own investigation and audit of my account since its inception to validate the debt you currently claim I owe. I would like you to validate this debt so it is accurate TO THE PENNY.

Please do not rely on previous or current servicers or originators records, assurances or indemnity agreements and refuse to conduct a FULL audit and investigation of my account.

I understand that potential abuses by you or a previous servicer could have deceptively, wrongfully, unlawfully and/or illegally:

1. Increased the amounts of my monthly payments

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As such treat this letter as a Qualified Written Request under the Real Estate Settlement Procedures Act, codified as Title 12 Section 2605(e) (1)(B) and Reg. X Section 3500 21(f)2 of the United States Code as well as a request under Truth in Lending Act[TILA] 15 U.S.C. Section 1601, et seq.,.

RESPA provides substantial penalties and fines for non-compliance or failure to answer my questions provided in this letter within sixty (60) days of its receipt.

In order to conduct the examination and audit of my loan, I need to have full and immediate disclosure including copies of all pertinent information regarding my loan.

The documents requested and answers to my questions are needed by myself and my experts to insure that my loan:

1. was originated in lawful compliance with all federal and state laws and regulations including but not limited to RESPA, TILA, Fair Debt Collection Act and other laws;
2. that any sale or transfer of my loan was conducted in accordance with proper laws and was a true sale of my note;
3. that the claimed holder in due course of my promissory note and/or deed of trust is holding such note in compliance with state and federal laws and is entitled to the benefits of my payments;
4. that all appropriate disclosures of terms, costs, commissions, rebates, kickbacks, fees, etc. were properly disclosed to me at the inception of my loan;
5. that each servicer and/or subservicer of my mortgage has serviced my mortgage in accordance with the terms of my mortgage, promissory note and/or deed of trust;
6. that each servicer and/or subservicer of my mortgage has serviced my mortgage in compliance with local, state and federal statutes, laws and regulations;
7. that my mortgage loan has properly been credited, debited, adjusted, amortized and charged correctly;
8. that interest and principal have been properly calculated and applied to my loan;
9. that my principal balance has been properly calculated, amortized and accounted for;
10. that no charges, fees or expenses, not obligated by me in any agreement, have been charged, assessed or collected from my account;

As such, please send to me, at my address above, copies of the documents requested below as soon as possible. Please provide me copies of:

1. All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to, Alltel or Fidelity CPI

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system, or any similar mortgage servicing software used by you, any servicers, or subservicer of my mortgage account from the inception of my loan to the date written above.

2. All descriptions and legends of all Codes used in your mortgage servicing and accounting system, so that the examiners, auditors and experts retained to audit and review my mortgage account may properly conduct their work.

3. All assignments, transfers, allonges, or other document evidencing a transfer, sale or assignment of my mortgage, deed of trust, promissory note or other document that secures payment by me to my obligation in this account, from the inception of my loan to the present date including any such assignments on M.E.R.S.(Mortgage Electronic Registration Systems,Inc), please provide MERS MIN number.

4. All records, electronic or otherwise, of assignments of my mortgage, promissory note or servicing rights to my mortgageincluding any such assignments on MERS.

5. All deeds in lieu, modifications to my mortgage, promissory note or deed of trust from the inception of my loan to the present date.

6. The front and back of each and every canceled check, money order, draft, debit or credit notice issued to any servicer of my account for payment of any mnthly payment, other payment, escrow charge, fee or expense on my account.

7. All escrow analyses conducted on my account from the inception of my loan to the date of this letter.

8. The front and back of each and every canceled check, draft or debit notice issued for payment of closing costs, fees and expenses listed on my disclosure statement including, but not limited to, appraisal fees, insurance premiums, hazard insurance premiums, commissions, attorney fees, points, etc..

9. Front and back copies of all payment receipts, checks, money orders, drafts, automatic debits and written evidence of payments made by others or me on my account.

10. All letters, statements and documents sent to me by your company.

11. All letters, statements and documents sent to me by agents, attorneys or representatives of your company.

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12. All letters, statements or documents sent to me by previous servicers, subservicers or others in your loan file or in your control or possession, or in the control or possession of any affiliate, parent company, agent, servicer, subservicer, attorney or other representative of your company.
13. All letters, statements and documents contained in my loan file or imaged by you, any servicer or subservicers of my mortgage from the inception of my loan to the present date.
14. All electronic transfers, assignments, sales of my note, mortgage, deed of trust or other security instrument.
15. All copies of property inspection reports, appraisals, BPO's and reports done on my property.
16. All invoices for each charge such as inspection fees, BPO's, appraisal fees, attorney fees, insurance, taxes, assessments or any expense, which has been charged to my mortgage account from the inception of my loan to the present date.
17. All checks used to pay invoices for each charge, such as inspection fees, BPO's, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
18. All agreements, contracts and understandings with vendors or representatives that have been paid for any charge on my account from the inception of my loan to the present date.
19. All loan servicing records, payment pay-offs, pay-offs calculations, A.R.M. audits, interest rate adjustments, payment records, transaction histories, loan histories, accounting records, ledgers and documents that relate to the accounting of my loan from the inception of my loan to the present date.
20. All loan servicing transaction records, ledgers, registers and similar items detailing how my loan has been serviced from its inception to the present date.
21. A statement indicating which covenants of the mortgage and/or note authorize each charge.
22. Provide a copy of the LSAMS transaction history report for this account, and include a description of all fee Codes.

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23. The adjustment dates of each interest rate adjustment on this account, with the corresponding adjustment amount, and the reasons for any increase/decrease.
24. Who the current holder of the mortgage/deed of trust is, and their mailing address for process of service, along with current phone number.
25. Who the current holder of the note is , and their mailing address for process of service, along with current phone number.
26. The date the current holder of the mortgage, note/deed of trust acquired it, and from whom it was acquired from.

Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Copies of this QWR, Validation of debt, TILA and request for accounting and legal records, Dispute of debt letter will be sent to FTC, HUD, ALL RELEVANT STATE AND FEDERAL REGULATORS, CONSUMER ADVOCATES, AND MY CONGRESSMAN if any further evasive actions are detected or this matter is not settled.

It is my hope that you can answer my questions, document and validate my debt to the penny, and correct any abuses or schemes uncovered and documented.

I would like to have validation that the foreclosure process has been put on hold or will be extended until all of my request have been satisfied.

Please provide for me an answer at the same time that you acknowledge my request within twenty (20) days as required under 12 U.S.C. Section 2605(e). Thereafter, please respond to these questions within sixty (60) days of receipt also as required under 12 U.S.C. sec.2605(e).

Sincerely

Gustavo E. Romanello

Acela C. Romanello

cc:

BankUnited 7815 NW 148 St, Miami Lakes FL 33016  
Trustee Services of Carolina, LLC 5431 Oleander Dr. Ste. 200, Wilmington NC 28403  
Office of RESPA/U.S. Dept. of Housing and Urban Dev. 451 Seventh St., SW  
(Room 9146) Washington DC 20410